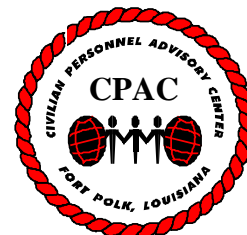




## CIVILIAN PERSONNEL ADVISORY CENTER FORT POLK, LOUISIANA 71459-5341



**“A Return to Prominence -- The Year to Excel.”**

CPAC INFORMATION BULLETIN  
NUMBER 73

AUGUST 2005



### NSPS Pay Banding Will Broaden Pay Ranges and Simplify Job Classification in DoD

The National Security Personnel System (NSPS) proposed regulations would change the way the Department of Defense (DoD) classifies positions. The NSPS would consolidate the General Schedule's (GS) 22 occupational groups and 15 grade levels into a small number of career groups, each with several pay schedules. Pay schedules would typically have three pay bands, but may have as few as one or as many as four.

The main purpose of pay banding is to simplify job classification and broaden pay ranges. Career groups, pay schedules, and pay bands will each be discussed below, and in conclusion, the advantages of pay banding will be outlined.

Career groups combine occupations doing similar types of work. For example, an engineering career group would include all the professional engineering occupations and the technician occupations that work with them. A medical career group would include physicians, dentists, dietitians, and nurses, as well as the medical supply technicians, dental hygienists, and pharmacy technicians who support them.

Pay schedules typically divide career groups into three categories: professional/technical/analytical (formerly, two-grade interval occupational series); technician/support (formerly, one-grade interval series); and supervisor. For

example, an engineering career group would have three separate pay schedules, as follows:

- A professional pay schedule covering all the professional engineering occupations;
- A technician pay schedule covering all the engineering technician occupations; and
- A supervisor pay schedule covering all supervisors of engineering professional and technician work.

Pay bands typically divide work into three basic levels. For that reason, pay schedules covering professional/technical/analytical occupations notionally would have entry/developmental, full performance, and expert levels. Pay schedules covering technician/support occupations would have entry/limited full performance, full performance, and expert levels.

Pay bands have wider ranges of pay than the GS grades and do not have steps within the pay range for a given pay band. Employees typically progress through the pay band based on their performance ratings, rather than progressing up through a grade by steps based on the passage of time. Initially, pay bands would be aligned with the GS grades. However, as the pay bands are adjusted over time to reflect market pay trends, this connection to the GS structure will be reduced, and it will ultimately be eliminated.

Pay banding has significant advantages over GS. Specifically, pay banding:

- *Facilitates organizational change.* Allows work to be reorganized and jobs to be changed with little or no impact on the employee's pay band. Nuances and minor job duties usually do not change an employee's pay band. This facilitates the use of generic position descriptions and also means that very little time will need to be spent on preparing and classifying the job descriptions. Additionally, employees do not have to be

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concerned about whether minor changes in duties will affect their grade and pay.

- *De-emphasizes hierarchical structure and formal reporting relationships.* Enables organizations to be “flatter” and to encourage teamwork instead of supervision.
- *Encourages lateral career movement.* Reduces promotions that are based on incremental changes in job duties. The performance-based pay system will reward employees who are willing to take on new assignments and expand their role in the organization.
- *Creates flexibility to respond to labor market trends.* Makes it possible to grant salary increases that reflect performance, as well as occupational and locality trends in the national and local labor markets.
- *Changes the role of the human resources (HR) staff.* Helps HR specialists to define their new role as a consultant to support managers. Under the GS system, the focus has been on classifying positions to 15 grades using Office of Personnel Management (OPM) criteria. Pay banding dramatically reduces that focus and the often adversarial relationship associated with the traditional HR role of promoting classification consistency. HR specialists of the future will advise management on market factors and pay setting issues. They will become information sources that managers rely on to help make appropriate decisions in light of the new flexibilities managers have.

A flexible, contemporary HR management system that uses pay bands and pay for performance is consistent with proven approaches to strategic human capital management. Pay band structures already exist in various DoD organizations under demonstration projects and alternative personnel system authorities.

The proposed NSPS regulations would move the Department away from the GS system, which would allow the Department to offer more competitive salaries. The HR management system under NSPS would be the foundation for a leaner, more flexible support structure and would help attract skilled, talented, and motivated people, while also retaining and improving the skills of the existing workforce.

(FASTRACK, Number 2005-5, June 2005)

**Visit the NSPS website at**  
[www.cpms.osd.mil/nsps](http://www.cpms.osd.mil/nsps)

**It is never too late to become what you might have been.**

**George Eliot**

## COMPETENCY SURVEY (NON-NSPS)

The Department of the Army will be conducting a survey of employees in 46 mission critical occupations to determine if there are any gaps in the competencies of the workforce. In FY-06, an additional 242 occupations will be surveyed. The web-based survey is expected to begin no earlier than August 1, 2005.

A competency is a measurable pattern of knowledge, abilities, skills, behaviors and other characteristics that an individual needs in order to perform work roles or occupational functions successfully. This survey is in response to GAO's and DoD's emphasis on the need to evaluate workforce competencies and is not related to NSPS.

The purpose of the survey is to measure any workforce gaps on competencies in mission critical occupations and enable the development of training and developmental assignment opportunities that can be used to close those gaps.

Employees in the selected occupations will be granted duty time and use of government computers to complete an on-line survey indicating position and personal competencies required for their position. In addition to selecting from competencies contained in the system, employees will be free to add additional competencies, as appropriate for their positions. Each employee's completed survey will then be sent to their supervisor who will review and validate the position and personal competencies.

Participation in the survey, while strongly encouraged is voluntary.

## SELF IDENTIFICATION OF HANDICAP FORM SF 256

Employees are reminded that the Self-Identification of Handicap Form, SF-256, is available on the General Services Administration's website, [www.gsa.gov](http://www.gsa.gov) by selecting "Federal Forms" from the "e-Tools: Online Services" heading (on the right hand side of the homepage).

If your self-identification code or status has recently changed, please remember to complete an updated SF 256 form and provide it to your servicing CPAC. The form contains a code that may be selected for those not wishing to identify their specific disabilities.

The Rehabilitation Act of 1973 Public Law authorizes collection of this data. Once compiled, the information is used to produce statistical reports that outline agency progress in hiring, placement, and advancement of disabled individuals and to locate individuals for voluntary participation in surveys. The reports are also used to inform agency senior level management, the OPM, the Congress, and the public of the status of programs for employment of disabled individuals. All reports will be in the form of aggregate totals and will not identify specific employees.

If you have questions regarding the use or completion of SF-256, please contact your servicing CPAC at 531-4020/4207.

## UPDATED TRAVEL CARD INFORMATION

Effective no later than October 1, 2005, Army policy is amended to require use of Individually Billed Accounts (IBA) to pay for Official Temporary Duty (TDY ) Travel for all military and civilian employees. This policy change permits continued use of the Centrally Billed Account (CBA) for transportation costs for those who do not have a travel card.

## Uniform Funding and Management (UFM) for DMWR

### Proposed Implementation Schedule

**15 Aug 05** - Issue "Invitation to Convert" letters to affected APF MWR employees with notification of town hall meeting and consent form attached.

**29 Aug & 1 Sep 05** - Conduct four (4) town hall meetings at the Education Center, Bldg 660, Room 221 at 0900-1100 and 1300-1500 hours each day.

**01 Sep 05** - CPAC NAF receives consent forms and schedules appointments to discuss portability of benefits with individual employees who desire to convert.

**02 Sep 05** - DMWR begins flow of RPAs to effect personnel conversions effective on or after 01 Oct 05.

**12 Sep 05** - Return of all consent forms.

**01 Oct 05** - Conversions effected on or after this date.

### REMEMBER THAT...

- UFM is the merging of APF and NAF for the purpose of providing MWR services under NAF rules.
- Conversion to NAF is an individual decision and can not be forced by management.
- To enhance your successful career in MWR, an all NAF workforce under UFM is the future.
- Exclusions: ACS and Army Lodging
- Visit the [www.ArmyMWR.org](http://www.ArmyMWR.org) website, click on Human Resources/UFM for details.

## Free State-of-the Art Computer Based Training

E-Learning has become the Army's primary means of satisfying initial and recurring IT training across the entire spectrum of individual and organizational requirements.

The Army e-Learning program offers 1,500 Informational Technology, Business, Leadership and Interpersonal Skills courses to all DA civilians, Army Active Duty, Army National Guard and Army Reserves.

Courses are free to the individuals and their organizations.

In addition to the dozens of IT courses offered, you will also find courses covering topics such as Stress Management, Human Resources, Ethics, Customer Service, Workplace Harrassment and Mentoring. At present, over 150,000 students are enrolled.

Courses may be accessed from any location, around the clock (24/7). All you have to do to use SkillPort is get an **Army Knowledge Online** account and complete your **registration through ATRRS** to get a SkillPort username and password. Be sure to browse the **SkillPort Course Catalog** to see the courses available to you.

(THE TRAIN, Volume 1 Issue 1, July 2005)

## OPM ANNOUNCES E-LEARNING WEBSITE MODIFICATIONS

The Office of Personnel Management announced that it has transformed its government-wide, e-Learning Web site, [www.GoLearn.gov](http://www.GoLearn.gov), to align the site with the agency's other e-government initiatives.

The site, now known as [www.USALearning.gov](http://www.USALearning.gov), showcases web-based learning opportunities across the federal government.

"The revamped USALearning.gov reflects our commitment, through the e-Training Initiative, to advancing America's workforce through one-stop access to high quality e-Learning products, tools and services," said OPM Director Linda Springer.

Although the site has a new name, the e-Training Initiative and the e-Training Service Provider Consortium will continue to offer the same high-quality services, such as FPMI Solutions' MERIT program, that users have encountered in the past.

Users migrating from GoLearn.gov to USALearning.gov can access the site via their same user name and password.

Future additions to USALearning.gov will include a Federal course catalog, providing users the ability to view for purchase across the Federal Government and an analytics server for data collection and aggregated reporting for agency-focused and Governmentwide purposes.

## AUGUST MANDATORY TRAINING

**Mandatory Training for FY 05** will be conducted during the employee's birth month. Employees and their supervisors have the opportunity to choose between two dates to attend the training. Everyone is required to attend this training.... Mark your calendar and plan to attend.

The August 2005 training dates are:

**3 Aug 2005  
17 Aug 2005**

The location of the training for the above class dates is the new Library/Education Center, Room 221.

The schedule of training is as follows:

0800-0930 - Alcohol and Drug Abuse  
0930-0940 - break  
0940-1010- Security  
1010-1020 - break  
1020-1120 - DA Ethics Training  
1140-1240 - Lunch  
1240-1540 - E/POSH

**The beautiful thing about learning is  
that no one can take it away from  
you.**

B.B Kina

## ANTI-TERRORISM TRAINING

The Jun 2005 Level 1 Anti-Terrorism onsite class date is scheduled for **16 Aug 2005, 0830-1200 hours at the Library/Education Center, Room 221**. All birth-month employees are required to attend this training **OR** complete this training online prior to 16 Aug 05 as follows:

The online location of the training is [<http://at-awareness.org>](http://at-awareness.org) the access code is **aware**. Once you get in you will be asked to sign-up. Please complete the sign-up form and submit. After submission you will be able to log on immediately. Make sure that you remember your username and password.

- Click on AT Level 1 Course
- When ready to begin the training - scroll own to Begin the Training and click on cv
- The rest is user friendly

All individuals who choose to complete the training online must print a copy of the certificate of training and fax it to Tami Culbreath at 531-1856. Include the social security number on the certificate of completion.

## The DFAS Corner

Do you realize how important your address is? When you move, it is imperative that you go to the MyPay website at <https://mypay.dfas.mil/mypay.aspx> and change your address. When you update your address there, it then updates your payroll and personnel record. When you change your address, you must be careful and enter your address in the correct format. By entering your address in the correct format, you will ensure that you receive all official mail.

(ABC-C News)

## HOLIDAY/LIBERAL LEAVE SCHEDULE FOR 2005

| HOLIDAY          | DATE DESIGNATED  | TRAINING/LIBERAL LEAVE |
|------------------|------------------|------------------------|
| Labor Day        | 5 September 2005 | 2 September 2005       |
| Columbus Day     | 10 October 2005  | 7 October 2005         |
| Veteran's Day    | 11 November 2005 | 14 November 2005       |
| Thanksgiving Day | 24 November 2005 | 25 November 2005       |
| Christmas Day    | 26 December 2005 | 23 December 2005       |
| New Year's Day   | 2 January 2006   | 30 December 2005       |

For additional information pertaining to the holiday and liberal leave schedule refer to CPB 01-05 dated 3 January 2005 as amended by CPB 10-05 dated 17 May 2005.

## Processing of Retirement Packages

You might be asking, what happens to my retirement package once ABC-C completes their portion? Well, the next step on the road to receiving your well deserved retirement annuity is through the Defense Finance and Accounting Service (DFAS). At that point they are responsible for not only processing your final pay check, but for ensuring that your entire

pay record (along with your retirement package) is forwarded to the Office of Personnel Management (OPM). OPM will then assign you a Civil Service Annuitant (CSA) number. You will use this number anytime you have a need to contact them in the future. OPM is responsible for the final adjudication of your retirement package. During this processing time, you will receive monthly interim payments. These payments should be approximately 80 – 90% of the final annuity amount that is due you. This could take anywhere from 30 – 180 days. Once your package is completed, you will receive a letter informing you of the amount of your finalized annuity.

(ABC-C News)



## TSP CORNER

### TSP RATES OF RETURN

\*\*\*\*\*

Rates of Return were updated on **1 August 2005**.

|                                    | G Fund | F Fund  | C Fund | S Fund | I Fund |
|------------------------------------|--------|---------|--------|--------|--------|
| July 2005                          | 0.37%  | (0.84%) | 3.67%  | 5.59%  | 3.07%  |
| Last 12 Months* (8/1/04 – 7/31/05) | 4.39%  | 4.85%   | 13.99% | 27.14% | 21.09% |

The G, F, C, S, and I Fund returns for the last 12 months assume unchanging balances (time-weighting) from month to month, and assume that earnings are compounded on a monthly basis.

**Civilian TSP participants who are members of the Ready Reserve** — If you are a civilian TSP participant with an outstanding TSP loan and are placed in nonpay status to perform military service, make sure your agency provides the TSP with documentation to certify your status and suspend loan payments. The Internal Revenue Code allows the TSP to suspend loan payments for all participants placed in nonpay status for up to one year of nonpay. However, participants placed in nonpay status to perform military service for more than one year are authorized suspension of loan payments for the entire period of military service. For more information, see the Fact Sheet [Effect of Nonpay Status on TSP Participation](#).



## RETRIEVE YOUR TSP BALANCE ELECTRONICALLY

Have you noticed that in the Employee Benefits and Information System (EBIS) you can now retrieve your TSP balances electronically? To do this you will need your TSP PIN.

In the *My Profile* area, select *Enter My TSP Account Balance* and click the *Retrieve TSP Data* button to start the process. Enter your TSP PIN when prompted. Your balances will be returned within a short period of time. To complete the information, enter your fund allocation percentages to the right of the balances and then click the *Update TSP Data* button. This will save your information. When you access your Personal Statement of Benefits, your newly updated TSP balances will be reflected.

The ABC-C continually strives to improve EBIS for your use. Many of the changes you have observed over the last couple of years have been initiated because of feedback from you. If you have suggestions for improvements, please let them know by e-mailing to the ABC-C at [newslettering@cpocswr.army.mil](mailto:newslettering@cpocswr.army.mil). They want your visit to EBIS to be a great experience!

If you are currently using the new Army portal, you can access the ABC-C and EBIS site from there.

(ABC-C News)

## L FUNDS Offer a New Approach

The Federal Retirement Thrift Investment Board announces a new investment opportunity that can help you feel more secure about your retirement – the **TSP L Funds**.

Five “lifecycle funds” have been established based on different time horizons. All you have to do is choose the year (after you leave Federal service) that you will need the money in your TSP account. Then move your money into the appropriate L Fund. Once you have selected your L Fund, you don’t need to worry about managing your investments. They are now on “cruise control” and everything is done for you. If you prefer to make your own investment decisions and

manage your account, you can continue to invest directly in the G, F, C, S, and I Funds. But if you would like to have the benefit of professionally designed funds, which are automatically adjusted as you get closer to your time horizon, then the L funds may be right for you.

Take the opportunity to read about the L Funds in this newsletter and view the DVD that is being sent to you this month. The TSP Web site offers additional information.

(TSP Highlights, July 2005)

## Choosing Your Investment Approach

The TSP offers you two approaches to investing your TSP account:

- Choose one of the new L Funds. The L Funds are “Lifecycle funds” that are invested according to a professionally determined mix of stocks, bonds, and securities. Select one of the five L Funds based on your time horizon (that is, when you expect to need the money in your account.)
- Choose your own investment mix from the individual TSP funds (the G, F, C, S, and I funds) and manage your own account.

The TSP investment options are designed for you to choose **either** the L Fund that is appropriate for your time horizon, **or** a combination of the individual TSP funds that will support your personal investment strategy. However, you are permitted to invest in any fund or combination of funds. Just keep in mind that the L Funds are made up of the five individual funds (G, F, C, S, and I). If you invest in an L Fund as well as in the individual funds, you will duplicate some of your investments, and you may find that your allocation is not what you wanted.

**If you decide to invest your entire account in one of the L Funds**, you are done making your investment decisions. The TSP will do the rest for you.

**If you choose your own investment mix** from the G, F, C, S, and I Funds, remember that your investment allocation is one of the most important factors affecting the growth of your TSP account. If you prefer this “hand-on” approach, keep the following points in mind:

- **Consider both risk and return.** The F fund (bonds) and the C, S, and I Funds (stocks) have higher potential returns than the G Fund (Government securities). But stocks and bonds also carry the risk of investment losses that the G Fund does not. On the other hand, investing entirely in the G Fund may not give you the returns you need to meet your retirement savings goal.
- **You need to be comfortable with the amount of risk you expect to take.** Your investment comfort zone should allow you to use a “buy and hold” strategy so that you are not chasing market returns during upswings, or abandoning your investment strategy during downswings.
- **You can reduce your overall risk by diversifying your account.** The five individual TSP funds offer a broad range of investment options, including Government securities, bonds, and domestic and foreign stocks. Generally, it’s best not to put all of your eggs in one basket.
- **The amount of risk you can sustain depends upon your investment time horizon.** The more time you have before you need to withdraw your account, the more risk you can take. (This is because early losses can be offset by later gains.)
- **Periodically review your investment choices.** Check the distribution of your account balance among the funds to make sure that the mix you chose is still appropriate for your situation. If not, rebalance your account to get the allocation you want.

Take this opportunity to review your account and make sure that your money is allocated according to your investment strategy. If you aren’t sure, or if you would like to take some of the stress out of making these investment decisions, consider investing in one of the L Funds.

## MORE ABOUT THE L FUNDS

**How do I choose the right L Fund for me?** All you have to do is determine your “time horizon” by answer this questions: “After I leave Federal service, when will I need the money in my TSP account?” (Depending on your age and your

other assets, your time horizon may be later than your retirement date.)

Now choose the TSP L Fund that matches your time horizon.

L 2040 – 2035 and later  
 L 2030 – 2025 through 2034  
 L 2020 – 2015 through 2024  
 L 2010 – 2008 through 2014  
 L Income – Currently (or before 2008) withdrawing from your account

Once you choose your time horizon, the rest is done for you.

How do the L Funds work? Investment experts have combined the individual TSP funds (G, F, C, S, and I Funds) in percentages that are appropriate for each L Fund’s time horizon.

L Funds with farther time horizons (for example, L 2040) are focused on growth, and therefore are invested more aggressively, with higher percentages in foreign stocks (The C, S, and I Funds) and lower percentages in Government securities (the G Fund). As each L Fund matures, its mix gradually shifts to more conservative investments with a higher percentage of Government securities and lower percentages of domestic and foreign stocks. This more conservative mix is designed to preserve assets while still providing protection against inflation.

When an L Fund reaches its time horizon, it will roll into the L Income Fund, and a new fund will be added with a more distant time horizon. For example, when L 2010 rolls into the L Income Fund, a new L 2050 Fund will be created.

Because it is important for each L Fund to maintain its target investment mix, the TSP will rebalance each L Fund automatically – generally each business day – to adjust the mix as a result of price changes in the underlying funds. Then, each quarter, the TSP will shift the investments in each L Fund to a slightly more conservative mix. In addition, experts will periodically review the investment mixes of each L Fund to be sure they are still appropriate.

**Will I own shares as I do in the other TSP funds?** When you invest in one of the L Funds, you are purchasing shares, just as you do in the five individual TSP funds. The daily change in each L Fund’s share price will reflect the daily

change in the share prices of the underlying g, F, C, S, and I Funds.

**Can I lose money in an L Fund?** The L Funds' asset allocations are based upon expected investment performance. The asset allocations of the L Funds are designed to produce (over time) the best possible return for the level of risk taken. However, because L Funds include the same stocks and bonds contained in the individual TSP funds, they will have periods of gain and loss, and returns are not guaranteed.

**Will I have to pay higher fees?** There are no additional fees associated with the L Funds. Each L Fund's expenses are that fund's proportional share of the expenses of the underlying individual TSP funds.

How do I put my money into the fund(s) I want? Once you decide on your investment approach – L Funds of the individual TSP funds – you can take either or both of the following actions to put your money in the fund(s) of your choice:

- Make a **contribution allocation** to direct how new money coming into your account (payroll contributions, transfers into the TSP, loan payments) will be invested. A contribution allocation has no effect on your existing account balance.
- Make an **interfund transfer** to move your existing account balance into the funds you choose. An interfund transfer is a one-time transaction that affects your existing balance. It has no effect on new money coming into your account.

Use your Social Security number and your TSP PIN to make these transactions on the TSP Web site or the ThriftLine.

### ***How I Made My Money***

A young man asked an old rich man how he made his money.

The old guy fingered his worsted wool vest and said, "Well, son, it was 1932. The depth of the Great Depression. I was down to my last nickel."

"I invested that nickel in an apple. I spent the entire day polishing the apple and, at the end of the day, I sold the apple for ten cents."

"The next morning, I invested those ten cents in two apples. I spent the entire day polishing them and sold them at 5:00 pm for 20 cents. I continued this system for a month, by the end of which I'd accumulated a fortune of \$1.37."

"Then my wife's father died and left us two million dollars."

## **Frequently Asked Questions**

### **Retirement and FEHB**

**Q. I am going to retire soon. What are the requirements to continue health benefits into retirement?**

**A.** To continue your health benefits enrollment into retirement, you must: (1) have retired on an immediate annuity (that is, an annuity which begins to accrue no later than one month after the date of your final separation); and (2) have been continuously enrolled (or covered as a family member) in any FEHB Program plan (not necessarily the same plan) for the five years of service immediately preceding retirement, or if less than five years, for all service since your first opportunity to enroll.

**Q. How would I get a waiver of the 5-year coverage requirement to continue health benefits into retirement?**

**A.** You must request a waiver of the five-year requirement from OPM. The steps you must take are given in the FEHB Handbook at <http://www.opm.gov/insure/handbook/fehb22.asp> - Waiver of 5-Year Enrollment Requirement. If your agency has buyout authority, you may not need to write to the OPM. If you think you might qualify for a waiver of the 5-year coverage requirement, contact your Human Resources Office for information. If you meet the requirements, your agency will attach a memorandum to your retirement application stating that you meet the requirements for waiver by the OPM.

**Q. How will OPM verify that I am eligible to carry FEHB into retirement?**

**A.** Your Human Resources Office will compile your health benefits records and forward them to OPM along with your retirement application and other records. OPM will review your health benefits records to determine if you are eligible to continue your FEHB enrollment into retirement. If you are eligible, OPM will process a transfer-in action and forward you a copy of this action for your records.

**Q. I am currently in a health maintenance organization (HMO). I am retiring and will be moving to another state in the next few months. Will I be covered after I move?**

**A.** You will be covered only for emergency care. Unless your HMO has a "reciprocity" agreement with a plan in your new area that allows you to get routine care, you must travel back to your HMO for care, or



change plans. You can change plans anytime after moving; contact your retirement system.

**Q. Will my premiums increase once I retire?**

**A.** No, you will pay the same premium as you paid while you were an employee. However, annuitants are paid on a monthly basis so you will pay them at the monthly rate. You may see an increase if you are employed by an agency, such as the Post Office, that contributes additional money towards the total premium. Retirees receive the same government contribution as most Federal employees.

**Q. I am working a part-time schedule and, therefore, my Government contribution is prorated. When I retire, will I continue to get the prorated Government contribution?**

**A.** When you retire, you are entitled to the full government contribution.

**Q. After I retire, can I enroll in a family plan or do I have to be enrolled in a self-and-family plan for the five years before I retire in order to continue it into?**

**A.** No, you do not have to be enrolled in a family plan for the five years before you retire to meet the five-year requirement. As a retiree, you can enroll in a family plan during the open season or when an event occurs that permits a change to the family plan.

**Q. I recently retired but my spouse is a current Federal employee. I have carried our FEHB enrollment for the past several years and recently discovered that I can't take advantage of premium conversion as a retiree. If I cancel my FEHB enrollment to be covered by my spouse's FEHB enrollment, will I be able to enroll in a self-only enrollment in the future?**

**A.** Yes, you will be able to reenroll in the future because you are canceling your enrollment to be covered by another FEHB enrollment.

**BREASTFEEDING -  
"BABY'S SECRET  
TO SUCCESS"**

The American Academy of Pediatrics (AAP) identifies breastfeeding as the ideal method of feeding and nurturing infants and recognizes breastfeeding as primary in achieving optimal infant and child health. It's the best source of vitamins, water, protein and sugar and helps protect babies against allergies and infections. It's also the easiest food for infants to digest.

A mother's breast milk is made to order just for her baby. Nursing mothers don't have to worry about preparation; their bodies automatically regulate the temperature of and the nutrients in the milk. And parents can freeze the milk and use it when nursing isn't convenient or mom isn't available. Breastfed children are less likely to have the following:

- Ear infections (otitis media)
- Allergies
- Vomiting
- Diarrhea
- Pneumonia, wheezing, and bronchiolitis
- Meningitis

According to the AAP, breastfeeding may help protect against Sudden Infant Death Syndrome (SIDS). Breastfeeding also benefits mom's health: reduction in postpartum bleeding, earlier return to pre-pregnancy weight; reduced risk of pre-menopausal breast cancer; and reduced risk of osteoporosis.

The AAP advises new mothers to begin nursing as soon as possible after birth. Babies should nurse whenever they're hungry. It takes most babies about 1-1/2 hours to digest the milk.

**How long should you nurse?** The World Health Organization (WHO) and many other experts encourage women to breastfeed for as long as possible, 1 year or even longer, because human milk provides the best nutrition and protection against infections. (AAP) A baby can exist on mother's milk alone for 4-6 months. At 6 months, you can begin feeding foods to your baby in addition to breast milk, advises the AAP. Nursing mothers should eat an extra 500 calories a day to produce milk.

Breastfeeding has long-lasting effects on children's health and allows mother and child to bond. It's your baby's first and most important step to a happy, healthy life!

**Bayne Jones Army Community Hospital (BJACH)** provides education on breastfeeding monthly at the OB/GYN clinic. To schedule yourself or find out more about the class you may call 531-3705. BJACH also sponsors a breastfeeding support group which meets the third Thursday of each month from 1000-1200 at the OB/GYN clinic.

*Sources: Healthy People 2010: Maternal, Infant and Child Health*  
[www.healthypeople.gov/Document/HTML/Volume2/16MICH.htm](http://www.healthypeople.gov/Document/HTML/Volume2/16MICH.htm) *A Woman's Guide to Breastfeeding.*  
*American Academy of Pediatric*

In recognition of National Breastfeeding Awareness Month, the Health Promotion Program at Bayne Jones Army Community Hospital will be providing Health Awareness at the Main Post Exchange on 12 & 26 August 2005 from 10 AM to 1 PM. For more information contact Health Promotion at 531-6880 or 531-3255.

## ARTICLES FOR BULLETIN

If you have any suggestions on topics or issues that you would like addressed in future bulletins, please submit them to one of the following:

1. [ogles@polk.army.mil](mailto:ogles@polk.army.mil)
2. Call 531-4020

Suggestions will be reviewed and addressed if at all possible.

*//Original Signed//*  
**DONALD R. MALLETT**  
Director, Civilian Personnel  
Advisory Center